

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

---

In Re:

ANDREW LAUFERS and NAOMI LAUFERS  
Debtors

19-31907  
Chapter 13

---

NOTICE OF PRE-CONFIRMATION CHAPTER 13  
MODIFICATION OF PLAN

---

To: Jasmine Keller, Chapter 13 Trustee, and all parties in interest:

PLEASE TAKE NOTICE THAT on November 14, 2019, at 10:30 A.M., before the Honorable Katherine A. Constantine, United States Courthouse, 316 N. Robert, Courtroom 2C, St. Paul, MN 55101, the Court will hold a hearing on the proposed modified plan of the above-named debtors. A copy of the modified plan is attached.

Dated: 9/27/2019

Barbara J. May  
Barbara J. May  
2780 N. Snelling Suite 300  
Roseville, MN 55113  
651-486-8887  
Attorney ID 129689

Local Form 3015-1 (12/17)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION**

In re: **ANDREW LAUFERS**  
**NAOMI LAUFERS**

Case No. **19-31907**

CHAPTER 13 PLAN ☐ Modified

Debtor.

Dated: **5/7/2019**

*In a joint case, debtor means debtors in this plan.*

**Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following items:**

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 17	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a security interest or lien, set out in Part 17	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 17	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

**Part 2. DEBTOR'S PAYMENTS TO TRUSTEE:**

2.1	As of the date of this plan, the debtor has paid the trustee <u><b>\$0.00</b></u> .
2.2	After the date of this plan, the debtor will pay the trustee <u><b>\$1,400.00 / \$1,481.00 / \$2,131.00</b></u> per month for <u><b>49 / 3 / 8</b></u> months beginning in _____ (mo.) of _____ (yr.) for a total of <u><b>\$90,091.00</b></u> . The initial plan payment is due not later than 30 days after the order for relief.
2.3	The minimum plan length is <input type="checkbox"/> 36 months or <input checked="" type="checkbox"/> 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
2.4	The debtor will also pay the trustee
2.5	The debtor will pay the trustee a total of <u><b>\$90,091.00</b></u> [lines 2.1 + 2.2 + 2.4].

**Part 3. PAYMENTS BY TRUSTEE:**

The Trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or **\$9,009.10** [line 2.5 x .10]

**Part 4. ADEQUATE PROTECTION PAYMENTS (§ 1326(a)(1)(C)):**

The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

	Creditor	Monthly payment	Number of payments	Total payments
	TOTAL			<b>\$0.00</b>

Local Form 3015-1 (12/17)

**Part 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES (§ 365):**

The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 8.

	Creditor	Description of Property
--	----------	-------------------------

**Part 6. CLAIMS NOT IN DEFAULT:**

Payments on the following claims are current and the debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

	Creditor	Description of property
--	----------	-------------------------

**Part 7. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) AND 1322(e)):**

The trustee will cure payment defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

	Creditor	Amount of default	Monthly payment	Beginning in month #	Number of payments	Total payments
7.1	CARRINGTON MORTGAGE SERVICES	\$5,143.09	\$84.36	10	1	\$5,143.09
			\$177.15	11	24	
			\$101.24	35	1	
			\$92.82	36	1	
			\$92.51	37	1	
			\$92.20	38	1	
			\$91.88	39	1	
			\$91.58	40	1	
			\$91.27	41	1	
			\$90.97	42	1	
			\$62.66	43	1	

TOTAL

\$5,143.09

**Part 8. CLAIMS IN DEFAULT (§§ 1322(b)(3) AND (5) AND § 1322(e)):**

The trustee will cure payment defaults on the following claims as set forth below. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

	Creditor	Amount of default	Interest rate (if any)	Monthly payment	Beginning in month #	Number of payments	Total payments
--	----------	-------------------	------------------------	-----------------	----------------------	--------------------	----------------

TOTAL

\$0.00

Local Form 3015-1 (12/17)

**Part 9. SECURED CLAIMS SUBJECT TO MODIFICATION ("CRAMDOW") PURSUANT TO § 506 (§ 1325(a)(5)) (secured claim amounts in this Part control over any contrary amounts except for secured claims of governmental units):**

The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column below. Unless otherwise specified in Part 17, the creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge, and if this case is dismissed or converted without completion of the plan, such liens shall also be retained by such holders to the extent recognized by applicable nonbankruptcy law. **Notwithstanding a creditor's proof of claim filed before or after confirmation, the amount listed in this Part as a creditor's secured claim binds the creditor pursuant to 11 U.S.C. § 1327 and confirmation of the plan is a determination of the creditor's allowed secured claim.** For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with FRBP 3012(c) controls over any contrary amount.

	Creditor / Claim amount	Secured claim	Int. rate	Begin- ning in month #	Monthly payment	x Num of pmts.	= Plan pmts.	+ Adq. Pro. from Part 4	Total payments
9.1	<b>ROGERS AND HOLLANDS</b>								
	\$3,779.61	\$2,500.00	4.00%	35	\$299.11	1	\$299.11		\$2,845.47
			4.00%	36	\$331.11	1	\$331.11		
			4.00%	37	\$331.10	1	\$331.10		
			4.00%	38	\$331.09	1	\$331.09		
			4.00%	39	\$331.08	1	\$331.08		
			4.00%	40	\$331.07	1	\$331.07		
			4.00%	41	\$331.06	1	\$331.06		
			4.00%	42	\$331.05	1	\$331.05		
			4.00%	43	\$228.80	1	\$228.80		
9.2	<b>SANTANDER</b>								
	\$19,584.69	\$19,584.69	4.50%	10	\$332.04	1	\$332.04		\$21,549.79
			4.50%	11	\$697.29	24	\$16,734.96		
			4.50%	35	\$530.72	1	\$530.72		
			4.50%	36	\$513.19	1	\$513.19		
			4.50%	37	\$513.38	1	\$513.38		
			4.50%	38	\$513.58	1	\$513.58		
			4.50%	39	\$513.78	1	\$513.78		
			4.50%	40	\$513.97	1	\$513.97		
			4.50%	41	\$514.17	1	\$514.17		
			4.50%	42	\$514.36	1	\$514.36		
			4.50%	43	\$355.64	1	\$355.64		
9.3	<b>WELLS FARGO DEALER SERVICES</b>								
	\$11,120.29	\$11,120.29	4.50%	10	\$183.60	1	\$183.60		\$12,252.51
			4.50%	11	\$385.56	24	\$9,253.44		
			4.50%	35	\$328.93	1	\$328.93		
			4.50%	36	\$322.88	1	\$322.88		
			4.50%	37	\$323.01	1	\$323.01		
			4.50%	38	\$323.13	1	\$323.13		
			4.50%	39	\$323.26	1	\$323.26		
			4.50%	40	\$323.38	1	\$323.38		
			4.50%	41	\$323.50	1	\$323.50		
			4.50%	42	\$323.62	1	\$323.62		
			4.50%	43	\$223.76	1	\$223.76		
TOTAL									\$36,647.77

Local Form 3015-1 (12/17)

**Part 10. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION ("CRAMDOWN") (§ 1325(a)) (910 vehicles and other things of value) (allowed secured claim controls over any contrary amount):**

The trustee will pay in full the amount of the following allowed secured claims. **All following entries are estimates, except for interest rate.** The creditors will retain liens. Unmodified 910 claims not in default are addressed in Part 6. Unmodified 910 claims in default are addressed in Part 8.

	Creditor	Claim amount	Int. rate	Beginning in month #	Monthly payment	x Num of pmts	= Plan payments	+ Adq. Pro. from Part 4	Total payments
--	----------	--------------	-----------	----------------------	-----------------	---------------	-----------------	-------------------------	----------------

TOTAL

\$0.00

**Part 11. PRIORITY CLAIMS (not including claims under Part 12):**

The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. **The amounts listed are estimates.** The trustee will pay the amounts actually allowed.

	Creditor	Estimated Claim	Monthly payment	Beginning in month #	x Number of payments	Total payments
11.1	BARBARA J MAY	\$12,000.00	\$1,260.00 \$660.00	1 10	9 1	\$12,000.00

TOTAL

\$12,000.00

**Part 12. DOMESTIC SUPPORT OBLIGATION CLAIMS:**

The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. **The amounts listed are estimates.** The trustee will pay the amounts actually allowed.

	Creditor	Estimated Claim	Monthly payment	Beginning in month #	x Number of payments	Total payments
12.1	JOANNE MARIE LAUFERS	\$0.00				\$0.00

TOTAL

\$0.00

**Part 13. SEPARATE CLASSES OF UNSECURED CLAIMS:**

In addition to the class of unsecured claims specified in Part 14, there shall be separate classes of non-priority unsecured claims described as follows:

The trustee will pay the allowed claims of the following creditors. **All entries below are estimates.**

	Creditor	Estimated claim	Interest rate (if any)	Monthly payment	Beginning in month #	Number of payments	Total payments
--	----------	-----------------	------------------------	-----------------	----------------------	--------------------	----------------

TOTAL

\$0.00

**Part 14. TIMELY FILED UNSECURED CLAIMS:**

The trustee will pay holders of non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 7, 8, 9, 10, 11, 12 and 13 their pro rata share of approximately **\$27,291.04** [line 2.5 minus totals in Parts 3, 7, 8, 9, 10, 11, 12 and 13].

14.1	The debtor estimates that the total unsecured claims held by creditors listed in Part 9 are <b>\$1,279.61</b>
14.2	The debtor estimates that the debtor's total unsecured claims (excluding those in Parts 9 and 13) are <b>\$169,376.60</b>
14.3	Total estimated unsecured claims are <b>\$170,656.21</b> [lines 14.1 + 14.2]

**Part 15. TARDILY-FILED UNSECURED CLAIMS:**

All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 4, 7, 8, 9, 10, 11, 12, 13 and 14, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed.

Local Form 3015-1 (12/17)

**Part 16. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY:**

The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays §§362(a) and §§1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

Creditor	Description of property (including complete legal description of real property)
----------	---

**Part 17. NONSTANDARD PROVISIONS:**

The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

17.1	<p><b>Bonuses and Tax Refunds</b></p> <p><b>Employment Bonuses:</b> The debtor(s) shall provide the trustee with copies of any pay stubs that reflect a bonus, and shall surrender said bonus to trustee.</p> <p>The debtor(s) shall send the Trustee each year during the Chapter 13 Plan copies of her federal and state income tax returns at the time they are filed. The debtor(s) shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case. Individual debtors shall be entitled to retain the first \$1,200 of refunds and married couple shall be entitled to retain the first \$2,000 of refunds plus any earned income credit (EIC) plus any Minnesota Working Family credit. Any remaining amounts shall be turned over to the Chapter 13 plan as additional plan payment.</p> <p>The trustee shall have discretion to allow the debtor(s) to keep more of any given tax refund if the situation warrants.</p>
------	--

**SUMMARY OF PAYMENTS:**

Class of payment	Amount to be paid
Payments by trustee [Part 3]	\$9,009.10
Home mortgages in default [Part 7]	\$5,143.09
Claims in default [Part 8]	\$0.00
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 9]	\$36,647.77
Secured claims excluded from § 506 [Part 10]	\$0.00
Priority claims [Part 11]	\$12,000.00
Domestic support obligation claims [Part 12]	\$0.00
Separate classes of unsecured claims [Part 13]	\$0.00
Timely filed unsecured claims [Part 14]	\$27,291.04
TOTAL (must equal line 2.5)	\$90,091.00

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 17.

Signed:

/s/ BARBARA J MAY

Attorney for debtor or debtor if pro se

Debtor 1 signed:

/s/ ANDREW LAUFERS

Debtor 2 signed (if joint case):

/s/ NAOMI LAUFERS

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA  
ST. PAUL DIVISION

In re:

ANDREW LAUFERS  
LAUFERS NAOMI

Debtor(s).

§  
§  
§  
§  
§

Case No. 19-31907

**SIGNATURE DECLARATION**

- ☐ PETITION, SCHEDULES & STATEMENTS  
☐ CHAPTER 13 PLAN  
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION  
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
☒ MODIFIED CHAPTER 13 PLAN  
☐ OTHER (Please describe: \_\_\_\_\_)

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

- 1 The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- 2 The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
- 3 **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
- 4 I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
- 5 My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
- 6 **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 8/13/2019

x

Signature of Debtor 1 or Authorized Representative

ANDREW LAUFERS

Printed name of Debtor 1 or Authorized Representative

x

Signature of Debtor 2

LAUFERS NAOMI

Printed Name of Debtor 2

STATE OF MINNESOTA )  
 ) SS  
COUNTY OF RAMSEY )

Case No.: BKY 19-31907

Barbara J. May, being duly sworn upon oath, says that on the 27th day of September, 2019, she served via US Mail,  
the modified plan

U.S. Trustee  
1015 U.S. Courthouse  
300 South 4th Street  
Minneapolis, MN 55415

Gregory Burrell  
100 South Fifth Street, Suite 480  
Minneapolis, MN 55402

All creditors on attached matrix

/e/ Barbara J. May

Barbara J. May



Label Matrix for local noticing

0864-3

Case 19-31907

District of Minnesota

St Paul

Tue Sep 10 12:17:43 CDT 2019

AES

PO BOX 8112

HARRISBURG, PA 17105

AMERICAN ACCOUNTS & ADVISERS, INC. (AAA)

7460 80TH ST. S.

COTTAGE GROVE, MN 55016-3007

BEST BUY

HSBC RETAIL SERVICES

PO BOX 5238

CAROL STREAM, IL 60197-5238

CBCS

PO BOX 1838

COLUMBUS, OH 43216-1838

CHILDREN'S HEALTH CARE - MPLS

PO BOX 860609

Mpls, MN 55486-0512

Capital One Bank (USA), N.A.

by American InfoSource as agent

PO Box 71083

Charlotte, NC 28272-1083

Citibank, N.A.

701 East 60th Street North

Sioux Falls, SD 57104-0493

DUDLEY AND SMITH

2602 US Bank Center

101 East Fifth Street

St. Paul, Minnesota 55101-1860

GLOBAL CREDIT & COLLECTION CORP

PO BOX 101928

DEPT 2417

BIRMINGHAM AL 35210-6928

DUDLEY AND SMITH, P.A.

101 EAST FIFTH STREET

SUITE 2602

ST. PAUL, MN 55101-1896

ALLIED INTERSTATE

435 FORD RD

STE 800

PO BOX 1471

MINNEAPOLIS MN 55440-1471

AMERICAN EXPRESS

CUSTOMER SERVICE &

BILLING INQUIRIES

PO BOX 981535

EL PASO TX 79998-1535

CAPITAL ONE

PO BOX 30252

SALT LAKE CITY, UTAH 84130-0252

CHASE CARDMEMBER SERVICE

PO BOX 94014

PALATINE, IL 60094-4014

CHILDRENS HOSPITAL

700 10TH AVE SO

MPLS, MN 55415-1745

Carrington Mortgage Services LLC

1600 South Douglass Road

Anaheim CA 92806-5951

DICKS SPORTING GOODS

GEGRB/DSG

PO BOX 530916

ATLANTA, GA 30353-0916

Department Stores National Bank

c/o Quantum3 Group LLC

PO Box 657

Kirkland, WA 98083-0657

JOANNE MARIE LAUFERS

1005 EMERALD COURT, #1

MARSHALL, MN 56258

9 56258-4505

St Paul

200 Warren E Burger Federal Building and

US Courthouse

316 N Robert St

St Paul, MN 55101-1465

ALLINA MEDICAL TRANSPORTATION

PO BOX 9382

MPLS, MN 55440-9382

BARBARA J MAY

2780 N. SNELLING #300

ROSEVILLE, MN 55113-7134

CARRINGTON MORTGAGE SERVICES

PO BOX 5001

WESTFIELD, IND 46074-5001

CHILDREN'S HEALTH CARE - MPLS

PO BOX 86

SDS 121580

MPLS, MN 55486-0086

CREDITOR ADVOCATES, INC

1551 SOUTHCROSS DR W

SUITE C

BURNSVILLE, MN 55306-6938

Carrington Mortgage Services, LLC

P.O. Box 3730

Anaheim, CA 92803-3730

DISCOVER

PO BOX 30421

SALT LAKE CITY UT 84130-0421

Discover Bank

Discover Products Inc

PO Box 3025

New Albany, OH 43054-3025

JPMorgan Chase Bank, N.A.

s/b/m/t Chase Bank USA, N.A.

JPMC

c/o National Bankruptcy Services, LLC

P.O. Box 9013

Addison, Texas 75001-9013

LAURA RAPP  
144 CORTE ANITA  
GREENBRAE, CALIFORNIA 94904-1106

Laura Anne Rapp  
144 Corte Anita  
Greenbrae, CA 94904-1106

MACYS  
BANKRUPTCY PROCESSING  
PO BOX 8053  
MASON OH 45040-8053

MEDIACOM  
DEPT 0002  
PALATINE, IL 6005-0002

MENARDS/CAPITAL ONE RETAIL SERVICES  
P.O. BOX 7680  
CAROL STREAM, IL 60116-7680

MINNESOTA VALLEY ELECTRIC  
PO BOX 77024  
MPLS, MN 55480-7724

Midland Credit Management, Inc.  
PO Box 2037  
Warren, MI 48090-2037

NORDSTROM BANK  
PO BOX 79134  
PHOENIX, AZ 85062-9134

OLD NATIONAL  
110 N MAIN STREET  
EVANSVILLE, MN 56326

OLD NAVY  
PO BOX 530993  
ATLANTA, GA 30353-0993

Old National Bank  
PO Box 3475  
Evansville, IN 47733-3475

PARK NICOLLET  
PO BOX 650  
MINNEAPOLIS, MN 55440-0650

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

RGS FINANCIAL  
PO BOX 852039  
RICHARDSON , TX 75085-2039

ROGERS AND HOLLANDS  
PO BOX 879  
MATTESON, IL 60443-0879

SANTANDER  
PO BOX 961245  
FORT WORTH, TEXAS 76161-0244

SYNCHRONY BANK  
ATT'N.: BANKRUPTCY DEP'T.  
P.O. BOX 965064  
ORLANDO, FL 32896-5064

Santander Consumer USA Inc.  
P.O. Box 961245  
Fort Worth, TX 76161-0244

SoFi Lending Corp  
One Letterman Dr Bldg A Ste 4700  
San Francisco, CA 94129-1512

SoFi Lending Corp Personal Loans  
PO Box 654158  
Dallas, TX 75265-4158

THRIVENT  
625 Fourth Ave. S.  
Minneapolis, MN 55415-1665

US Trustee  
1015 US Courthouse  
300 S 4th St  
Minneapolis, MN 55415-3070

Verizon  
by American InfoSource  
4515 N Santa Fe Ave  
Oklahoma City OK 73118-7901

Verizon  
by American InfoSource as agent  
PO Box 4457  
Houston, TX 77210-4457

WELLS FARGO DEALER SERVICES  
PO BOX 25341  
SANTA ANA, CA 92799-5341

Wells Fargo Bank N.A., d/b/a Wells Fargo Aut  
PO Box 130000  
Raleigh, NC 27605-1000

XCEL ENERGY  
PO BOX 9477  
MPLS, MN 55484-0001

ANDREW LAUFERS  
18480 COUNTRY SQUIRES CIR  
PRIOR LAKE, MN 55372-2871

Barbara J May  
Barbara J May Attorney at Law  
2780 Snelling Ave N  
Ste 300  
Roseville, MN 55113-7134

Gregory A Burrell  
100 South Fifth Street  
Suite 480  
Minneapolis, MN 55402-1250

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Portfolio Recovery Associates LLC	(d)Portfolio Recovery Associates, LLC	(d)Portfolio Recovery Associates, LLC
PO Box 41067	c/o Dicks Sporting Goods	c/o Old Navy
Norfolk VA 23541	POB 12914	POB 12914
	Norfolk VA 23541	Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Carrington Mortgage Services, LLC	End of Label Matrix	
	Mailable recipients	60
	Bypassed recipients	1
	Total	61